

xx Amended xx
CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 11-10449

Debtor: John Westmoreland SSN XXX-XX-0325 Current Monthly Income \$
Joint Debtor: Sherry Westmoreland SSN XXX-XX-2456 Current Monthly Income \$
Address: 17 CR 508, Como, MS 38619 No. of Dependents:
Telephone No.: TAX REFUNDS AND EIC FOR DISTRIBUTION:

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured/priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed or the recipient of government benefits.

(A) Debtor shall pay \$ 378.00 per (☐ monthly ☐ semi-monthly ☒ weekly ☐ bi-weekly)
to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer at:

Tri Star Mechanical
P.O. Box 1549
Batesville, MS 38606

(B) Joint debtor shall pay \$ per (☐ monthly ☐ semi-monthly ☐ weekly ☐ bi-weekly)
to the Chapter 13 Trustee. A payroll deduction order will be issued to Joint debtor's employer at:

PRIORITY CREDITORS

Filed claims that are not disallowed to be paid in full: IRS \$ 0.00 @ \$ 0.00 /month
State Tax Commission \$ 0.00 @ \$ 0.00 /month Other \$ 0.00 @ \$ 0.00 /month

DOMESTIC SUPPORT OBLIGATIONS (POST-PETITION) DUE TO:

ORDU Late City DHS
P.O. Box 4301 Senatobia, MS 38668
Opelousas, MS 39296
contracting - payroll deducted

in the amount of \$ 431.67 shall be paid \$ 431.67 /month beginning contracting - payroll deducted
(☐ direct ☒ through payroll deduction ☐ through the plan)

PRE-PETITION DOMESTIC SUPPORT ARREARAGE DUE TO: NONE

through in the amount of \$ shall be paid at \$ /month
(☐ direct ☒ through payroll deduction ☐ through the plan)

HOME MORTGAGE(S)

MTG PMTS TO: Cimmarron Mortgage Comp BEGINNING 05/11 @ \$ 1,264.14 ☒ PLAN ☐ DIRECT

MTG PMTS TO: BEGINNING @ \$ ☐ PLAN ☐ DIRECT

MTG PMTS TO: BEGINNING @ \$ ☐ PLAN ☐ DIRECT

MTG ARREARS TO: Cimmarron Mortgage Comp THROUGH 04/11 \$ 7,784.42 @ \$ 129.74 /MO*
(*Including interest at 0 %)

MTG ARREARS TO: THROUGH \$ @ \$ /MO*
(*Including interest at 0 %)

MTG ARREARS TO: THROUGH \$ @ \$ /MO*
(*Including interest at 0 %)

Debtor's Initials T.W. Joint Debtor's Initials SW CHAPTER 13 PLAN PAGE 1 OF 2

SECURED CLAIMS Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Interest Rate	Total Amt. To Be Paid	Monthly Payment
First Security Bank	2000 Ford	3630.00	6672.50	7%	4,312.80	71.88

SPECIAL CLAIMANTS (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal To be Paid
First Franklin Financial	HHG	9,170.00	MTAVL
First Heritage	HHG	1,068.00	MTAVL
First Metro Finance	HHG	206.00	MTAVL
Tower Loans of Batesville	HHG	1,060.00	MTAVL
Yamaha/GEMB	2010 ATV	7,179.00	surrender
<i>Republi Finance</i>	<i>HHG</i>	<i>2,714.00</i>	<i>MTAVL</i>
<i>Republi Finance</i>	<i>HHG</i>	<i>2,000.00</i>	<i>MTAVL</i>

SPECIAL PROVISIONS for all payments to be paid through the plan, including but not limited to, adequate protection payments:

UNSECURED DEBTS totaling approximately \$ 34,007.60 are to be paid in deferred payments to Creditors that have timely filed claims that are not disallowed: IN FULL or 0% (percent) minimum.

Total Attorney Fees Charged \$ 2,800.00
 Attorney Fees Previously Paid \$ 377.00
 Attorney fees to be paid through the plan \$ 2,423.00

Pay administrative costs and debtor's attorney fees pursuant to Court Order and/or local rules.

Name/Address/Phone No. of Vehicle Insurance Co./Agent
 Telephone/Fax

Attorney for Debtor (Name/Address/Phone/Email)
 C. Gaines Baker
 136 Public Square, CG Baker Bldg, Suite One
 Batesville, MS 38606
 Telephone/Fax: (662)563-9385/(662)561-0743
 E-mail Address: cgbaker@panola.com (Court use only)

DATE 28 Feb. 2011

DEBTOR'S SIGNATURE

Amended 4 March, 2011

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE